

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division**

**In re: Olivaria, Erica L.
Debtor**

**Case No. 11-31392-DOT
Chapter 13**

**Olivaria, Erica L.
Plaintiff,**

v.

Adv. Pro. No. 12-03105-T

**Chase Home Finance, Inc.
Glasser and Glasser P.L.C., Trustee
AND
MERS, Beneficiary and Nominee.
Defendants.**

**ORDER ON COMPLAINT TO DETERMINE VALIDITY, EXTENT,
AND/OR PRIORITY OF LIENS**

This matter comes before the Court on the Complaint to Determine Validity, Extent and/or Priority of Liens filed by Erica Olivaria (the "Debtor"), and

It appearing that Chase Home Finance (CHASE), Glasser & Glasser, Trustee (Glasser) and MERS (MERS) were duly served with a copy of the Complaint and Motion pursuant to Bankruptcy Rule 7004(b); and

It further appearing that Chase, Glasser and MERS having failed to plead or otherwise defend within twenty (20) days of the service of the Complaint, it is hereby ORDERED that judgment is entered in favor of the Debtor against Chase, Glasser and MERS;

It is further ORDERED that Chase, Glasser and MERS' interests are void relating to Chase's second Deed of Trust (the "Deed of Trust") recorded against Debtor's real property located at 3149 Welsh Circle, Henrico, VA 23223 (the "Real Property"), said real property being more particularly described as:

All that certain lot, piece or parcel of land, with all improvements thereon and appurtenances thereto belonging, lying and being in Henrico County, Virginia, designated as Lot 13, Block A, on the Plan of "Glenwood Lakes, section 9, Fairfield District, Henrico County, Virginia", made by E. D. Lewis & Associates, P. C., Consulting Engineers, Land Surveyors & Planners, dated April 8, 2005, recorded January 12, 2006 in the Clerk's Office, Circuit Court, Henrico County, Virginia, in Plat Book 122 pages 8-10 to which reference is hereby made for a more particular description of the lot hereby conveyed. Being a portion of the same real estate conveyed to NVR, Inc., a Virginia corporation, by deed from FSN Realty, Inc., a Virginia corporation dated August 7, 2006 and recorded August 17, 2006 in the aforesaid land records in Deed Book 4182, page 0329.

It is further ORDERED that, upon the Debtor's receipt of a discharge in this case, the second lien Deed of Trust held by Chase and recorded in the Clerk's office of the Circuit Court of Henrico County, Virginia, in Deed book 4228 at page 1640 shall be extinguished;

It is further ORDERED that upon the Debtor's receipt of a discharge in this case, Chase shall forthwith take all necessary steps to release the aforesaid Deed of Trust;

It is further ORDERED that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

Date: _____

U.S. Bankruptcy Judge

Entered on Docket: _____

I ask for this:

/s/ Elizabeth C. Brogan
Elizabeth C. Brogan (VSB #76539)
Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230-1588
(804) 358-9900
Counsel for Debtor

CERTIFICATION

I certify that a copy of this Order has been endorsed by all necessary parties.

/s/ Elizabeth C. Brogan
Counsel for Debtor

PARTIES TO RECEIVE COPIES

Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230

Robert Hyman, Trustee
P.O. Box 1780
Richmond, VA 23218-1780

MERS
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Reston, VA 20190

Sharon Horstkamp
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Reston, VA 20190
Registered Agent for MERS

Chase Home Finance, Inc.
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Edison, NJ 08837

CT Corporation System
4701 Cox Rd, Ste 310
Glen Allen, VA 23060
Registered Agent for Real Time Resolutions, Agent for Chase Home Finance

Glasser and Glasser, PLC
Crown Center Building
580 E. Main St, #600
Norfolk, VA 23510

Erica Olivaria
3149 Welsh Cir
Richmond, VA 23223